

## Internet Debit System

### ABSTRACT

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A PIN based Internet debit system and method is provided. The system and method allow for the transmission of an eCommerce Internet transaction with a debit card or ATM card and the cardholders existing PIN. In addition, the system and method allow for secure and encrypted transmission of such PIN and transaction data via the Internet to the payment network and the issuing financial institution. In one embodiment of the invention, a pop-up is used to get control of a user's browser to present a PIN pad such that the user may enter PIN information associated with the user's debit/ATM cards. In this way, the invention provides debit card or ATM type functionality to web pages.

15